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**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:

Terrence Lynn Howard,  
Debtor.

Case No. 23-13369-amc

Chapter 13

**Certificate of Service**

I certify that on this date I served a true and correct copy of the Debtor's Fourth Amended Chapter 13 Plan on the following parties by first class mail or through the CM/ECF system:

U.S. Trustee (CM/ECF)  
Scott F. Waterman (CM/ECF)  
Nationstar Mortgage LLC (CM/ECF)  
Police & Fire Federal Credit Union (CM/ECF)  
U.S. Department of Housing and Urban Development  
801 Market Street  
Philadelphia, PA 19107

Date: November 11, 2024

  
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